

**UNITED STATES BANKRUPTCY COURT  
DISTRICT OF HAWAII**

**Notice of  
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 8/12/10.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Henry Heid dba John Heid PO Box 808 Kula, HI 96790	Kathleen Ann Heid PO Box 808 Kula, HI 96790
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Case Number: 10-02495	Social Security/Taxpayer ID/Employer ID/Other Nos.: xxx-xx-0901 xxx-xx-4168
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Attorney for Debtor(s) (name and address): Michael Collins Cain & Herren LLP 2141 W. Vineyard Street Wailuku, HI 96793 Telephone number: 808-242-9350	Bankruptcy Trustee (name and address): Dane S. Field P.O. Box 4198 Honolulu, HI 96812 Telephone number: 808.232.8788
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**Meeting of Creditors**

Date: **September 14, 2010**

Time: **03:00 PM**

Location: **J. Walter Cameron Center, 95 Mahalani Street, Wailuku, HI**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 11/15/10**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

1132 Bishop Street Suite 250 Honolulu, HI 96813 Telephone number: (808) 522-8100	<b>For the Court:</b> Clerk of the Bankruptcy Court: Michael B. Dowling
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Hours Open: Monday – Friday 8:30 AM – 4:00 PM	Date: 8/12/10
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## EXPLANATIONS

B9A (Official Form 9A) (12/09)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.  A statement asserting that the debtor is ineligible to receive a discharge because 11 U.S.C. § 522(q)(1) may be applicable must be filed not later than the deadline to file a complaint objecting to discharge.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Trustee's Sale of Property Under \$2,500	Unless an objection is filed within 21 days after the date of this notice, the trustee may sell property of the estate without further notice or hearing if the property's aggregate gross value is less than \$2,500.
<b>Refer to Other Side for Important Deadlines and Notices</b>	

# CERTIFICATE OF NOTICE

District/off: 0975-1  
Case: 10-02495

User: darlene  
Form ID: b9a

Page 1 of 1  
Total Noticed: 14

Date Rcvd: Aug 12, 2010

The following entities were noticed by first class mail on Aug 14, 2010.  
db/jdb +John Henry Heid, Kathleen Ann Heid, PO Box 808, Kula, HI 96790-0808  
atty +Michael Collins, Cain & Herren LLP, 2141 W. Vineyard Street, Wailuku, HI 96793-1619  
1034769 +Central Pacific Bank, P.O. Box 135010, Honolulu, HI 96801-5010  
1034774 Nelnet Loan Services, Inc., P. O. Box 2970, Omaha, NE 68103-2970  
1034775 +State of Hawaii, Maui District Office, P. O. Box 1427, Wailuku, HI 96793-6427

The following entities were noticed by electronic transmission on Aug 12, 2010.  
tr +EDI: QDSFIELD.COM Aug 12 2010 20:53:00 Dane S. Field, P.O. Box 4198,  
Honolulu, HI 96812-4198  
1034765 EDI: AMEREXPR.COM Aug 12 2010 20:53:00 American Express, P. O. Box 0001,  
Los Angeles, CA 90096-0001  
1034766 EDI: BANKAMER2.COM Aug 12 2010 20:53:00 Bank of America, P.O. Box 60073,  
City Of Industry, CA 91716-0073  
1034767 +E-mail/PDF: ebknotice@boh.com Aug 13 2010 02:30:44 Bank of Hawaii, P.O. Box 2715,  
Honolulu, HI 96803-2715  
1034768 EDI: BANKAMER.COM Aug 12 2010 20:53:00 Bank of Hawaii, P.O. Box 301200,  
Los Angeles, CA 90030-1200  
1034771 EDI: CHRYSLER.COM Aug 12 2010 20:53:00 Chrysler Financial Payment, Prosessing Center,  
P.O. Box 9001921, Louisville, KY 40290-1921  
1034770 EDI: CHASE.COM Aug 12 2010 20:53:00 Chase, P. O. Box 94014, Palatine, IL 60094-4014  
1034772 +EDI: HFC.COM Aug 12 2010 20:53:00 HSBC Card Services, PO 60148,  
City of Industry, CA 91716-0148  
1034773 EDI: IRS.COM Aug 12 2010 20:53:00 Internal Revenue Service, PO Box 21126,  
Philadelphia, PA 19114

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2010

Signature:

